

## CLAIMS

WHAT IS CLAIMED IS:

1. An apparatus for collecting account transaction information, comprising:

a receiver for receiving account transaction information, wherein said account transaction information contains information regarding the transaction and at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction, wherein said receiver receives a request to receive at least one of said account transaction information, said information regarding the transaction, and said at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction;

a memory device for storing said account transaction information;

a processor for processing at least one of said account transaction information and said request, wherein said

processor generates a response to said request; and

a transmitter for transmitting said response to said request to a requesting individual.

2. The apparatus of claim 1, wherein at least one of said account transaction information and said response to said request contain at least one of the name, address, phone number, facsimile number, telex number, contact information, e-mail address, uniform resource locator (URL), link(s), hyperlink(s), linking information for linking an account holder back to at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary, transaction data and/or information can also include, and at least one a digital tag(s), a digital signature(s), a digital watermark(s) associated with at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary.

3. The apparatus of claim 1, wherein said apparatus processes transaction information for a plurality of at least one of accounts and types of accounts.

4. The apparatus of claim 1, wherein said apparatus provides aggregated account information.

5. The apparatus of claim 1, wherein said response contains at least one of a link, a hyperlink, and information, for at least one of linking and connecting an individual with said at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary.

6. The apparatus of claim 1, wherein said apparatus provides a personalized transaction account directory.

7. A method for collecting account transaction information, comprising:

receiving account transaction information, wherein said account transaction information contains information regarding the transaction and at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction;

receiving a request to receive at least one of said

account transaction information, said information regarding the transaction, and said at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction;

storing said account transaction information;

processing at least one of said account transaction information and said request;

generating a response to said request; and

transmitting said response to said request to a requesting individual.

8. The method of claim 7, wherein at least one of said account transaction information and said response to said request contain at least one of the name, address, phone number, facsimile number, telex number, contact information, e-mail address, uniform resource locator (URL), link(s), hyperlink(s), linking information for linking an account holder back to at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary, transaction data and/or

information can also include, and at least one a digital tag(s), a digital signature(s), a digital watermark(s) associated with at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary.

9. The method of claim 7, further comprising:

processes transaction information for a plurality of at least one of accounts and types of accounts.

10. The method of claim 7, further comprising:

providing aggregated account information.

11. The method of claim 7, wherein said response contains at least one of a link, a hyperlink, and information, for at least one of linking and connecting an individual with said at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary.

12. The method of claim 7, further comprising:

providing a personalized transaction account directory.